

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
RICHMOND DIVISION

In re:

**CHARLES E. HALL, III  
and LISA M. HALL,**

**Case No. 08-35155-DOT**

**Debtors.**

**Chapter No. 13**

**CAROLINA FINANCE, LLC,**

**Plaintiff,**

**v.**

**CHARLES E. HALL, III,  
LISA M. HALL  
and CARL M. BATES, Trustee,**

**Defendants.**

**ORDER GRANTING CONDITIONAL RELIEF FROM STAY**

CAME the parties on this day upon the Motion for Relief from Stay filed on behalf of Carolina Finance, LLC (“Plaintiff”), and it appearing proper after due notice, and for good cause shown, it is:

**ADJUDGED AND ORDERED** that the Debtors’ loan has been brought contractually current through the July 1, 2009 payment, therefore, the Debtors shall resume making their regular monthly installment payments to Plaintiff as they come due under the Note, resuming with the August 1, 2009 payment and continue with a like payment each month thereafter as called for under the Note.

**IT IS FURTHER ORDERED** that in the event the Debtors should default with regard to any payment due under this Order or the Note, then Plaintiff shall provide the Debtors with a

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Counsel for Carolina Finance, LLC

notice of default and the Debtors shall have fourteen (14) days from the date of such notice to cure the default, and failing same, the Automatic Stay imposed by 11 U.S.C. § 362 shall be hereby modified without the necessity of further notice or hearing, and Plaintiff shall be hereby permitted to exercise its state law remedies with regard to the following motor vehicle: 2005 Ford Taurus, Vehicle Identification No. 1FAFP53285A176155 ("Vehicle").

**IT IS FURTHER ORDERED** that the requirement of Plaintiff to give a notice of default hereunder shall be limited to two events of default, and upon a event of third default, no notice shall be required and relief hereunder shall be automatic.

**IT IS FURTHER ORDERED** that a copy of this Order be transmitted to Deborah S. Kirkpatrick, Esq., Post Office Box 10275, Virginia Beach, VA 23450-0275; Charles E. and Lisa M. Hall, 3501 Tanelorn Dr., Apt. #1424, Richmond, VA 23294; Richard J. Oulton, Esq., P.O. Box 5158, Glen Allen, VA 23058; and Carl M. Bates, Trustee, P.O. Box 1819, Richmond, VA 23218.

**ENTER:** This \_\_\_\_ day of \_\_\_\_\_, 2009.

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Douglas O. Tice, Jr., Judge  
United States Bankruptcy Court  
Eastern District of Virginia

At: Richmond, Virginia

I ASK FOR THIS:

/s/ Deborah S. Kirkpatrick  
Deborah S. Kirkpatrick, Esq., Counsel for  
Carolina Finance, LLC

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Order Granting Relief From Stay was mailed, first class, postage prepaid, this 6<sup>th</sup> day of July, 2009 to all necessary parties who are as follows: Charles E. and Lisa M. Hall, 3501 Tanelorn Dr., Apt. #1424, Richmond, VA 23294; Richard J. Oulton, Esq., P.O. Box 5158, Glen Allen, VA 23058; and Carl M. Bates, Trustee, P.O. Box 1819, Richmond, VA 23218.

/s/ Deborah S. Kirkpatrick